

Fill in this information to identify your case:

Debtor 1	<u>Charmaine Williams</u>
Debtor 2	(Spouse if, filing)
United States Bankruptcy Court for the:	<u>Eastern District of Pennsylvania (Philadelphia)</u>
Case number	<u>19-10862-mdc</u> (if known)

Official Form 410

Proof of Claim

12/15

Read the instructions before filling out this form. This form is for making a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Fillers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor?

Del Coast Properties, LLC, a Delaware Limited Liability Company

Name of the current creditor (the person or entity to be paid for this claim)

Other names the creditor used with the debtor

2. Has this claim been acquired from someone else?

No

Yes. From whom?

3. Where should notices and payments to the creditor be sent?

Del Coast Properties, LLC, a Delaware Limited Liability Company

c/o Dwaldmanlaw, P.C.
4900 Carlisle Pike, #182,
Mechanicsburg, PA 17050

Name, Number, Street, City, State & Zip Code

Contact phone

Contact email

Where should payments to the creditor be sent? (if different)

Del Coast Properties, LLC, a Delaware Limited Liability Company

40 E Main St #113

Newark, DE 19711

Name, Number, Street, City, State & Zip Code

Contact phone

Contact email

Uniform claim identifier for electronic payments in chapter 13 (if you use one):

4. Does this claim amend one already filed?

No

Yes. Claim number on court claims registry (if known) _____

Filed on _____

5. Do you know if anyone else has filed a proof of claim for this claim?

No

Yes. Who made the earlier filing? _____

Part 2 Give Information About the Claim as of the Date the Case Was Filed	
6. Do you have any number you use to identify the debtor?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Last 4 digits of the debtor's account or any number you use to identify the debtor: 1541
7. How much is the claim?	\$ <u><u>\$54,992.49</u></u> Does this amount include interest or other charges? <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(c)(2)(A).
8. What is the basis of the claim? Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card.	Attach redacted copies of any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as health care information.
<u>Mortgage on Real Property</u>	
9. Is all or part of the claim secured?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. The claim is secured by a lien on property. Nature of property: <input checked="" type="checkbox"/> Real Estate. If the claim is secured by the debtor's principal residence, file a <i>Mortgage Proof of Claim Attachment</i> (Official Form 410-A) with this <i>Proof of Claim</i> . <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____
Basis for perfection: <u>Recorded Mortgage</u> <small>Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.)</small>	
Value of property:	\$ <u><u>n/a</u></u>
Amount of claim that is secured:	\$ <u><u>\$54,992.49</u></u>
Amount of claim that is unsecured:	\$ <u><u>0.00</u></u> <small>(The sum of the secured and unsecured amounts should match the amount in line 7.)</small>
Amount necessary to cure any default as of the date of the petition:	\$ <u><u>\$11,181.98</u></u>
Annual Interest Rate (when case was filed)	<u>6.00</u> % <input checked="" type="checkbox"/> Fixed <input type="checkbox"/> Variable
10. Is this claim based on a lease?	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes. Amount necessary to cure any default as of the date of the petition: \$ _____
11. Is this claim subject to a right of setoff?	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes. Identify the property: _____

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a)?	<input checked="" type="checkbox"/> No	
	<input type="checkbox"/> Yes. <i>Check all that apply:</i>	
	<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B). \$ _____	
	<input type="checkbox"/> Up to \$2,775* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7). \$ _____	
	<input type="checkbox"/> Wages, salaries, or commissions (up to \$12,475*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4). \$ _____	
	<input type="checkbox"/> Taxes or penalties owed to governmental units. 11 U.S.C. § 507(a)(8). \$ _____	
	<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5). \$ _____	
	<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)(_____) that applies. \$ _____	

Part 6: Sign Below

The person completing this proof of claim must sign and date it.
FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both.

18 U.S.C. §§ 152, 157, and 3571.

Check the appropriate box:

- I am the creditor.
- I am the creditor's attorney or authorized agent.
- I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this *Proof of Claim* serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this *Proof of Claim* and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 3/13/2019
MM/ DD / YYYY

/s/ Kathryn M. Wakefield

Signature

Print the name of the person who is completing and signing this claim:

Name Kathryn M. Wakefield, Esq

Title Attorney for Creditor

Company c/o Dwaldmanlaw, P.C.

Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 4900 Carlisle Pike, #182, Mechanicsburg, PA 17050
Number, Street, City, State and Zip Code

Contact phone (844) 899-4162 Email bankruptcy@dwaldmanlaw.com

Mortgage Proof of Claim Attachment

If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.

(12/15)

Part 1: Mortgage and Case Information

Part 2: Total Debt Calculation

Case number:	19-10862-mdc	Principal balance:	\$45,539.28	Principal & interest due:	\$5,015.08	Principal & interest:	\$179.11
Debtor 1:	Charmaine Williams	Interest due:	\$3,286.31	Prepetition fees due:	5,932.52	Monthly escrow:	\$0.00
Debtor 2:		Fees, costs due:	\$5,982.52	Escrow deficiency for funds advanced:	\$0.00	Private mortgage insurance:	\$0.00
Last 4 digits to identify:	1541	Escrow deficiency for funds advanced:	\$134.38	Projected escrow shortage:	\$184.38	Total monthly payment:	\$179.11
Creditor:	Del Coast Properties, LLC, a Delaware Limited Liability Company	Less total funds on hand:	\$0.00	Less funds on hand:	\$0.00		
Service:	Madison Management Services, LLC	Total debt:	\$54,992.49	Total prepetition arrearage:	\$11,181.98		

Fixed accrual/daily
simple interest/other:

Part 3: Arrearage as of Date of the Petition

Part 4: Monthly Mortgage Payment		Part 5: Arrearage as of Date of the Petition		Part 6: Received of Incurred												
A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.	M.	N.	O.	P.	Q.
12/15/2017	\$179.11	\$0.00	\$17.91	Late	12/15/2017	\$179.11	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$144.42	\$0.00	\$179.11	\$0.00
12/30/2017	\$179.11	\$0.00	\$17.91	Late	12/30/2017	\$358.22	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$228.84	\$0.00	\$35.82	\$0.00
1/15/2018	\$179.11	\$0.00	\$17.91	Late	1/15/2018	\$537.33	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$43.26	\$0.00	\$33.73	\$0.00
1/16/2018	\$0.00	\$25.00	NSF	Payment	1/19/2018	\$537.33	\$0.00	\$0.00	\$0.00	\$25.00	\$0.00	\$45,539.28	\$0.00	\$0.00	\$17.73	\$0.00
1/30/2018	\$179.11	\$0.00	\$17.91	Late	1/30/2018	\$716.44	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$457.68	\$0.00	\$96.64	\$0.00
2/15/2018	\$179.11	\$0.00	\$17.91	Late	2/15/2018	\$895.55	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$572.10	\$0.00	\$114.55	\$0.00
2/28/2018	\$179.11	\$0.00	\$17.91	Late	2/28/2018	\$1,074.66	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$686.52	\$0.00	\$324.46	\$0.00
3/15/2018	\$179.11	\$0.00	\$17.91	Late	3/15/2018	\$1,253.77	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$800.94	\$0.00	\$50.37	\$0.00
3/30/2018	\$179.11	\$0.00	\$17.91	Late	3/30/2018	\$1,432.88	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$915.36	\$0.00	\$68.28	\$0.00
4/13/2018	\$0.00	\$25.00	NSF	Payment	4/13/2018	\$1,432.88	\$0.00	\$0.00	\$0.00	\$25.00	\$0.00	\$45,539.28	\$0.00	\$0.00	\$193.28	\$0.00
4/15/2018	\$179.11	\$0.00	\$17.91	Late	4/15/2018	\$1,511.99	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$1,028.78	\$0.00	\$211.19	\$0.00
4/27/2018	\$0.00	\$25.00	NSF	Payment	4/27/2018	\$1,611.99	\$0.00	\$0.00	\$0.00	\$25.00	\$0.00	\$45,539.28	\$1,029.78	\$0.00	\$236.19	\$0.00
4/30/2018	\$179.11	\$0.00	\$17.91	Late	4/30/2018	\$1,791.10	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$1,144.20	\$0.00	\$254.10	\$0.00
5/11/2018	\$0.00	\$25.00	NSF	Payment	5/11/2018	\$1,791.10	\$0.00	\$0.00	\$0.00	\$25.00	\$0.00	\$45,539.28	\$1,144.20	\$0.00	\$279.16	\$0.00

Part 5 : Loan Payment History from First Date of Default

Account Activity	How Funds Were Applied	Amount Incurred	Amount Received	Balance After Amount Received
B.	C.	D.	E.	F.
A.	B.	C.	D.	E.
Date	Contractual	Description	Contractual	Ph. int & esc past due
	amount	incurred	due date	balance
12/15/2017	\$179.11	\$0.00	\$17.91	Late
12/30/2017	\$179.11	\$0.00	\$17.91	Late
1/15/2018	\$179.11	\$0.00	\$17.91	Late
1/16/2018	\$0.00	\$25.00	NSF	Payment
1/30/2018	\$179.11	\$0.00	\$17.91	Late
2/15/2018	\$179.11	\$0.00	\$17.91	Late
2/28/2018	\$179.11	\$0.00	\$17.91	Late
3/15/2018	\$179.11	\$0.00	\$17.91	Late
3/30/2018	\$179.11	\$0.00	\$17.91	Late
4/13/2018	\$0.00	\$25.00	NSF	Payment
4/15/2018	\$179.11	\$0.00	\$17.91	Late
4/27/2018	\$0.00	\$25.00	NSF	Payment
4/30/2018	\$179.11	\$0.00	\$17.91	Late
5/11/2018	\$0.00	\$25.00	NSF	Payment

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5/15/2018	\$179.11	\$0.00	\$17.91	Late	5/30/2018	\$2,149.32	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$1,313.04	\$0.00	\$314.92	\$0.00
6/15/2018	\$179.11	\$0.00	\$17.91	Late	6/15/2018	\$2,328.43	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$1,487.46	\$0.00	\$332.83	\$0.00
6/30/2018	\$179.11	\$0.00	\$17.91	Late	6/30/2018	\$2,507.54	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$1,601.88	\$0.00	\$350.74	\$0.00
7/05/2018	\$179.11	\$0.00	\$3,112.82	Attorney Fees	7/05/2018	\$2,507.54	\$0.00	\$0.00	\$0.00	\$3,112.82	\$0.00	\$45,539.28	\$1,801.38	\$0.00	\$3,463.56	\$0.00
7/15/2018	\$179.11	\$0.00	\$17.91	Late	7/15/2018	\$2,688.65	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$1,716.30	\$0.00	\$3,481.47	\$0.00
7/30/2018	\$179.11	\$0.00	\$17.91	Late	7/30/2018	\$2,865.76	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$1,830.72	\$0.00	\$3,499.38	\$0.00
8/15/2018	\$179.11	\$0.00	\$17.91	Late	8/15/2018	\$3,044.87	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$1,945.14	\$0.00	\$3,517.29	\$0.00
8/24/2018	\$0.00	\$0.00	\$608.60	Attorney Fees	8/24/2018	\$3,044.87	\$0.00	\$0.00	\$0.00	\$608.60	\$0.00	\$45,539.28	\$1,945.14	\$0.00	\$1,258.56	\$0.00
8/30/2018	\$179.11	\$0.00	\$17.91	Late	8/30/2018	\$3,223.98	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,059.56	\$0.00	\$4,143.80	\$0.00
9/15/2018	\$179.11	\$0.00	\$17.91	Late	9/15/2018	\$3,403.09	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,173.98	\$0.00	\$4,161.71	\$0.00
9/30/2018	\$179.11	\$0.00	\$17.91	Late	9/30/2018	\$3,582.20	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,288.40	\$0.00	\$4,179.62	\$0.00
10/15/2018	\$179.11	\$0.00	\$17.91	Late	10/15/2018	\$3,761.31	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,402.82	\$0.00	\$4,197.53	\$0.00
10/30/2018	\$179.11	\$0.00	\$17.91	Late	10/30/2018	\$3,940.42	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,517.24	\$0.00	\$4,215.44	\$0.00
11/15/2018	\$179.11	\$0.00	\$17.91	Late	11/15/2018	\$4,119.53	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,631.66	\$0.00	\$4,233.35	\$0.00
11/27/2018	\$0.00	\$500.00	Reinstatement Fee	11/27/2018	\$4,119.53	\$0.00	\$0.00	\$0.00	\$500.00	\$0.00	\$0.00	\$45,539.28	\$2,631.66	\$0.00	\$50.00	\$0.00
11/27/2018	\$0.00	\$15.00	Demand Fee	11/27/2018	\$4,119.53	\$0.00	\$0.00	\$0.00	\$15.00	\$0.00	\$0.00	\$45,539.28	\$2,631.66	\$0.00	\$4,733.35	\$0.00
11/27/2018	\$0.00	\$150.00	Reconveyance Fee	11/27/2018	\$4,119.53	\$0.00	\$0.00	\$0.00	\$150.00	\$0.00	\$0.00	\$45,539.28	\$2,631.66	\$0.00	\$4,748.35	\$0.00
11/27/2018	\$0.00	\$15.00	Wire Fee	11/27/2018	\$4,119.53	\$0.00	\$0.00	\$0.00	\$15.00	\$0.00	\$0.00	\$45,539.28	\$2,631.66	\$0.00	\$4,898.35	\$0.00
11/30/2018	\$0.00	\$27.31	Unpd Late	11/30/2018	\$4,119.53	\$0.00	\$0.00	\$0.00	\$27.31	\$0.00	\$0.00	\$45,539.28	\$2,631.66	\$0.00	\$4,913.35	\$0.00
11/30/2018	\$0.00	\$0.00	Trust Balance	11/30/2018	\$4,119.53	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$45,539.28	\$2,631.66	\$0.00	\$4,940.66	\$0.00
11/30/2018	\$179.11	\$0.00	\$17.91	Late	11/30/2018	\$4,298.64	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,746.06	\$0.00	\$4,958.57	\$0.00
12/15/2018	\$179.11	\$0.00	\$17.91	Late	12/15/2018	\$4,477.75	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,860.50	\$0.00	\$4,976.48	\$0.00
12/30/2018	\$179.11	\$0.00	\$17.91	Late	12/30/2018	\$4,656.86	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$2,974.92	\$0.00	\$4,994.39	\$0.00
1/15/2019	\$179.11	\$0.00	\$17.91	Late	1/15/2019	\$4,835.97	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$3,089.34	\$0.00	\$5,012.30	\$0.00
1/23/2019	\$0.00	\$970.22	Attorney Fees	1/23/2018	\$4,835.97	\$0.00	\$0.00	\$0.00	\$970.22	\$0.00	\$0.00	\$45,539.28	\$3,089.34	\$0.00	\$5,012.30	\$0.00
1/30/2019	\$179.11	\$0.00	\$17.91	Late	1/30/2019	\$5,015.08	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$3,203.76	\$0.00	\$5,082.52	\$0.00
2/11/2019	\$0.00	\$0.00	\$0.00	Late	2/11/2019	\$5,015.08	\$0.00	\$0.00	\$0.00	\$17.91	\$0.00	\$45,539.28	\$3,286.31	\$0.00	\$5,082.52	\$0.00

Proof of Claim	
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EXHIBIT	
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Category	Sub-Category	Type	Performance Metrics		Notes
			Score	Rank	
System A	Processor	Single-core	85	1	High performance, reliable.
System A	Processor	Multi-core	92	2	Excellent performance, high efficiency.
System A	Memory	DDR4	88	3	Good performance, stable.
System A	Memory	DDR5	90	4	Excellent performance, high efficiency.
System A	Storage	HDD	75	5	Good performance, reliable.
System A	Storage	Solid State Drive (SSD)	95	1	Excellent performance, high efficiency.
System B	Processor	Single-core	82	2	Good performance, reliable.
System B	Processor	Multi-core	88	3	Good performance, reliable.
System B	Memory	DDR4	85	4	Good performance, reliable.
System B	Memory	DDR5	87	5	Good performance, reliable.
System B	Storage	HDD	78	6	Good performance, reliable.
System B	Storage	Solid State Drive (SSD)	93	2	Good performance, reliable.
System C	Processor	Single-core	78	5	Good performance, reliable.
System C	Processor	Multi-core	84	4	Good performance, reliable.
System C	Memory	DDR4	81	6	Good performance, reliable.
System C	Memory	DDR5	83	7	Good performance, reliable.
System C	Storage	HDD	72	8	Good performance, reliable.
System C	Storage	Solid State Drive (SSD)	91	3	Good performance, reliable.
System D	Processor	Single-core	75	7	Good performance, reliable.
System D	Processor	Multi-core	81	6	Good performance, reliable.
System D	Memory	DDR4	78	8	Good performance, reliable.
System D	Memory	DDR5	80	9	Good performance, reliable.
System D	Storage	HDD	70	10	Good performance, reliable.
System D	Storage	Solid State Drive (SSD)	89	4	Good performance, reliable.
System E	Processor	Single-core	72	9	Good performance, reliable.
System E	Processor	Multi-core	78	8	Good performance, reliable.
System E	Memory	DDR4	75	10	Good performance, reliable.
System E	Memory	DDR5	77	11	Good performance, reliable.
System E	Storage	HDD	68	12	Good performance, reliable.
System E	Storage	Solid State Drive (SSD)	87	5	Good performance, reliable.

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